In the Specification

Please replace paragraph 0003 on page 11 and all other remaining paragraphs found on pages 12-33 with the following amended paragraphs.

First Form of the Invention

In the first form of the invention which is generally indicated by the numeral 10 and which is illustrated in Figs. 1-5, it will be seen that the present invention relates to a computerized system and method which allows a consumer or customer of utility services 11 to account for the use of any consumable resource such as electricity; gas; oil; telecommunications; transportation; manufacturing; leases; and manufacturing and repair services, to name but a few. As seen in Fig. 1, the present computerized system and method allows for a number of different customers 11 to have remote data access to a first party host computer which will be discussed below. Yet further, a plurality of resource and utility providers are generally indicated by the numeral 12. This plurality of resource and utility providers also have remote data access to a first party host computer 13. The host computer has a processor and an interface device as earlier described. As seen in Fig. 1, a database 14 is defined within the first party host computer 13. Within that same database, business information peculiar to the individual customers 11 is collected or stored 15 by a first party ~~15~~. The first party in this example is a business that provides consolidated billing and resource accounting services which are utilized by the respective customers ~~12~~ 11. As discussed above, the customer 11 is a consumer of a utility or other resource for which it desires to manage and account. This particular customer information 15 includes, among other things, the identity of the customer; the customer's various locations and address information; business contacts; and other accounting information which is peculiar to the particular customer in question. All the customer information is

normally considered to be trade secret information. Additionally, non-customer specific utility and resource information 20 is also collected and stored in the database 14. In this regard, this information is collected by the first party from the data information supplied by the respective resource and utility providers 12.

Referring still to Fig. 1, it will be seen that the computerized system and method for providing cost savings for customers or utility users 11 of the present invention 10 further includes a step of storing in the first party data base, resource and utility provider information collected by the first party and which relates to the billing information regarding each customer 21. This is supplied from the resource and utility providers 12. Yet further after the step of storing in the first party database the customer billing information 21 collected by the first party, the system and method further includes the step of processing the previous utility consumption information to provide historical billing data related to the utilities and resource consumption by the customer ~~11~~ 22. ~~As seen more specifically with respect to Fig. 1, an audit process 22 is generally described.~~ In this regard ~~the audit process~~ step 22 includes a further step of processing historical billing data from each customer stored in the database 14 to define predetermined tolerance parameters for the utility consumption information for each customer 23. Yet further, ~~the audit process~~ step 22 includes performing an audit of the current resource and utility billing information relating to the customer against the predetermined tolerance parameters to determine whether the utility consumption information satisfies the predetermined tolerance parameters 24. More specifically, ~~and as seen at Fig. 1, numeral 22, the audit process~~ step 22 includes a first step of defining tolerance parameters for each customer 23, and thereafter checking the resource and utility billing information against the tolerance parameters 24. Yet further, the system and method of the present invention further

includes processing the current utility consumption information provided by the resource and utility providers 12 to establish a usage history meeting the tolerance parameters 25. At this juncture, an anonymous or encrypted identifier is assigned to protect the customer's identity. The encrypted identifier is used to identify the usage history 25 of the utility user 11, when this usage history is stored in step 26 ~~as shown at numeral 26~~. As noted above, during ~~the auditing process~~ step 22 as seen ~~at numeral 22~~ in Fig. 1, the system and method 10 includes a step wherein recent utility consumption information received from the resource and utility providers ~~21~~ 12 is processed against the predetermined tolerance parameters ~~24~~ 23 to establish a utility consumption history which meets the predetermined tolerance parameters ~~26~~ 25 or is otherwise deemed valid. ~~This auditing process as shown at numeral~~ Step 22 is utilized in an attempt to identify resource and utility consumption patterns which should be reviewed in closer detail by the customer 11 to determine possible inaccuracies of the resource and utility billing information provided by the resource and utility providers 12, or to identify potentially wasteful business practices which need attention. As noted above, the step shown at numeral 26 for storing the encrypted usage history meeting the tolerance parameters includes providing an encrypted identifier ~~and~~ to the corresponding usage history ~~meeting~~ which meets the tolerance parameters 25 in the first party host computer and which effectively prevents other parties from gaining access to the identification of the customer. This facet of the invention will be discussed in greater detail hereinafter.

As seen in Fig. 2, a second party host computer 30 is provided. The second party, who uses computer 30, will normally be a utility rate consultant, often termed a "rate hawk". These are individuals who seek to sell utility rate information to the customers 11. Of course, ~~others or~~ other third parties dealing in other resources may also utilize the present

invention. The methodology of the invention 10 further provides a step of forming or defining a database 31 in the second party computer 30, and storing in the second party database utility and resource rate information 32 which relates to a plurality of utility providers 12, and which is accumulated by the second party.

The second party also prepares computer readable templates which summarize the utility and/or resource rate information or schedules collected by the second party as represented in the step labeled 33. The second party host computer 30 has an access device wherein the second party computer 20 is selectively coupled in data exchanging relation to the first party host computer 13, and wherein the second party computer cannot gain access to the customer identifying or business information 15 which is stored in the database 14. Also in the present invention, the first party cannot gain access to the utility and resource rate information or schedules 32 which are stored in the second party database 31. Still further, the second party host computer 30 is selectively coupled in data exchanging relation with a third party host computer 50 which will be discussed in greater detail hereinafter.

As seen in Fig. 2, utility and resource providers 12 have a host computer generally designated by the numeral 40. Within the host computer 40 a database 41 is defined and which stores utility and resource rate information or schedules which are generally indicated by the numeral 42. In a fashion similar to that previously described with respect to the second party host computer 30, the utility and resource providers 12 prepare computer readable templates, tables, or display data 43 which summarize the utility rate schedule or resource information 42 which has been collected by the utility and resource providers 12. The utility and resource provider's host computer 40 is selectively coupled in data exchanging relation with a third party host computer which is generally designated by

the numeral 50. As seen in Fig. 2, the third party host computer is similar in its overall configuration with respect to the first and second party host computers 13, 30 inasmuch as the third party host computer has a processor, a data storage device and an access device which allow the third party host computer 40 to remain in data exchanging relation with the other host computers noted above. As seen in Fig. 2, the third party host computer thereafter has a number of databases defined therein. ~~More specifically~~, that is, a first party database 51; a second party database 52; a third party database 53; and a utility and resource provider's database 54. These individual databases are operable to receive and store information which has been collected by the first, second and third parties and the utility and resource providers for the purposes which will be described in greater detail hereinafter. As should be understood, the third party host computer 50 may comprise an automated clearing house established by the third party for the purpose which will be described below.

Referring now to Fig. 3, it will be seen that the first, second and third databases 51, 52 and 53 and the utility and resource providers database 54, in operation, are coupled in data exchanging relation with the third party host computer 50. The third party host computer thereafter utilizes the information in the several databases and applies the advantageous utility and resource information provided by the second party database; and utility rate schedule information provided by the utility and resource provider's database to the encrypted usage history provided by the first party database 51 to calculate potential cost savings at the step labeled 60. As should be understood, the information contained in the first party database 51 contains only the utility consumption information meeting the tolerance parameters earlier established at step 23, and the identification of the customer 11 is encrypted. Subsequently, and as seen at step 61, the methodology of the present

invention further comprises determining a cost savings tolerance parameter for the encrypted usage history. As should be appreciated, the present methodology provides a method by which not all cost savings are utilized or reported, but rather only those which provide cost savings which fall within a given predetermined range. For example, some potential cost savings may be so minor that the cost of taking advantage of same may impact adversely the business in other respects. In other instances, the related costs of subscribing to the particular rate schedule 42 may also be cost prohibitive.

Following the determination of the cost savings tolerance parameters for the encrypted usage history at step 61, the methodology of the present invention at step 62 ~~provides~~ includes providing the advantageous utility, resource, and rate information which meets the predetermined cost savings tolerance parameter for the encrypted usage history to the first party host computer 13. A record of this information which is transmitted to the first party host computer~~s~~ 13 is maintained by the third party host computer 50.

Referring now to Fig. 4, and following the step of providing the advantageous utility and resource and rate information to the first party host computer at step 62, the first party host computer 13 then provides consolidated billing information relating to the utilities or resources consumed by the customer 11, and also applies the advantageous utility and resource information which meets the predetermined cost savings parameter 61 as previously established 70. Subsequently, and as seen in Fig. 4 and at step 71, the first party host computer 13 provides the customer 11 with remote access to the utility and resource rate information or schedules 42 which ~~meets~~ meet the cost savings tolerance parameters at step 61; the customer business information 15, and the ~~non-specific~~ noncustomer specific utility and resource information 20 in computer readable form, along with consolidated billing information which was earlier collected and assembled during ~~the~~

~~auditing process~~ step 22 and stored as encrypted usage history in step 26. In one embodiment, only the billing information meeting the predetermined tolerance parameters are reported. That information which does not meet the tolerance parameters is then flagged or otherwise identified for separate treatment.

Referring now to Fig. 5, once the customer 11 is provided with remote access at step 71, the customer will receive and review the utility and resource rate information or schedules 42 as provided by the first party and will elect a resource rate that meets their business needs. Thereafter, in one embodiment, the customer simultaneously provides the first party with payment authorization for the consolidated bills presented at step 80. Once the payment authorization for the consolidated bills is provided at step 80, the first party computer 13 implements utility and resource ~~provider~~ rate instructions to change the utility or resource rate with the identified utility or resource provider and which is selected by the customer at step 81. Thereafter, the first party renders payment to the utility provider as identified in the consolidated bills at step 82, and thereafter, cost savings are realized by the customers at step 83. In this particular methodology, a portion of the savings realized by the customer is shared ~~with~~ or otherwise remitted in a payment to the first party 84, second party 85 and third party 86. In this arrangement, the utility rate consultants providing advantageous utility and resource information are fairly compensated for the information provided. Still further, the third party automated clearing house providing the third party host computer 50 receives a fee for the services provided, and the first party providing the encrypted resource information permits their customers to realize cost savings not possible heretofore, while simultaneously earning a fee for the services rendered.

In summary, therefore, the first form of the invention 10 as seen in Figs. 1-5 is a computerized system and method for providing cost savings for utility users ~~10~~ 11 comprising defining a database 14 in a first computer 13; receiving in the database 14 previous utility consumption information relating to the consumption of the utility by a customer at step 21; processing the previous utility consumption information to provide historical billing data 24 relating to the consumption of the utilities by the customer 11; processing the historical billing data stored in the database 14 to provide predetermined tolerance parameters at step 23 which are related to the historical billing data; storing in the database 14 customer 11 information which includes historical billing data relating to the recent consumption of a utility by a utility customer, the recent utility information having various portions at step 26; performing an audit by means of step 22 of the recent utility consumption information against the predetermined tolerance parameters to determine whether the recent utility consumption information satisfies the tolerance parameters ~~22~~ 23; determining a cost savings tolerance parameter for the customer at step 61; defining a second database 51-54 in a second computer 50; receiving into the second database 51-54 utility rate information 32 which relates to a plurality of utility providers 12; receiving into the second database 51-54 the selected portions of the recent utility consumption information relating to the customer and which was stored at step 26 and which satisfies the predetermined historical tolerance parameters, and processing the received utility consumption information to determine potential cost savings to the customer 60; providing utility rate information which meets the predetermined cost savings tolerance parameters for the selected portions of the utility consumption information at step 62 to the database 14, and wherein the respective computers cannot gain access to all the customer information 15 which is stored in the database ~~62~~ 14; receiving into the database 14 the

utility and resource rate information 32 which meets the predetermined cost savings tolerance parameters as calculated at step 62, and processing the utility consumption information and the utility rate information to provide usage-based computer viewable data which is associated with the customers' consumption of the utility at step 71; providing the customer 11 with computer access to the first computer 13 to view the computer viewable data produced at step 71 at a location which is remote to the first computer 13, and wherein the customer 11 views the computer viewable data related to the consumption of the utility or resource, and selects a utility rate which meets their needs; and calculating a percentage of the cost savings provided to the customer 11 by the selection of the utility rate, and retaining and sharing a portion of the cost savings as an earned fee between the parties 84, 85 and 86 as provided for in step 83. It should be recognized that in certain circumstances, the customer 11 may elect that the first party select an appropriate utility rate based upon standing instructions or oral instructions given by the customer 11.

Second Form of The Invention

The second form of the invention is generally designated by the numeral 100 and the various aspects of the invention can be seen in Figs. 6-9 respectively. As will be seen, the second form of the invention is very similar to the first form of the invention 10, however, the methodology of the second form of the invention is directed to a computerized system and method of providing cost savings for consumers of goods and services ~~100~~. In this regard, a plurality of individual customers are generally designated by the numeral 101, and a plurality of diverse, goods and services providers are generally indicated by the numeral 102. As should be understood, the goods and services comprise any good or service which can be consumed by a customer 101 and may include such

services as maintenance and repair, leasing, telecommunications access and utilization, and governmental and municipal services to name but a few. In the case of governmental and municipal services, it should be understood that many municipalities have defined various geographical areas where, if a business locates in that particular area, they will be given a favorable tax and/or other treatment. This of course encourages the businesses to locate in economically distressed areas. Such tax and other incentives, can provide advantageous business opportunities for various businesses. Consequently, such information is treated and considered within the methodology of the present invention 100.

As seen in Fig. 6, the methodology of the present invention 100 includes providing a first party host computer 103 and defining a database 104 therein. The first party host computer 103 is coupled in data exchanging relation with the plurality of customers 101 and goods and services providers 102. As will be seen, from Fig. 6, a first party having the first party host computer 103 will collect and store the customer's 101 business information at a step 105 in the database 104. The customer's business information may include all the information previously disclosed with respect to the first form of the invention 10. ~~yet~~ Yet, further, the goods and services providers 102 also will provide to the first party host computer 103 an appropriate data stream ~~of~~ comprising billing information regarding each of the customers 101 as seen at step 110.

As discussed above, with respect to the first form of the invention 10, and as disclosed in significant detail in the earlier patents which have been incorporated by reference herein, the methodology of the present invention 100 provides an audit process at step 111, against which the billing information of each customer ~~110~~ 101 and which is collected at step 110, may be compared and contrasted to determine deficiencies or irregularities in same.

In one aspect of the invention 100, the audit process which is conducted at step 111 is preferably implemented in a suitable software application which is resident upon the hardware platform defined by the first party host computer 103. The audit process as defined by step 111 includes a definition step 112 wherein at least one and preferably more predetermined tolerance parameters are defined for each of the customers 101. At step 113, the goods and service providers billing information received in step 110 is checked against the predetermined tolerance parameters for determining whether the billing information satisfies such parameters. If the billing information does not satisfy the predetermined tolerance parameters, then in the course of one aspect of the invention, remote access to that particular nonconforming billing information can be denied to the customer 101. If the billing information does not satisfy one of the tolerance parameters, it is identified or otherwise flagged for further consideration. Such billing information can be subjected to suitable remedial processing measures, either manually or electronically to insure that such billing information is accurate. In the implementation of the second form of the invention 100 as shown in Fig. 6, the predetermined tolerance parameters defined through the utilization of historical billing data is established for the customer 101 at step 112. Additionally, the historical billing data can include currently up-to-date billing information from the current billing cycle. The first party host computer 103 processes the historical billing data and defines the usage history meeting the tolerance parameters at step 114.

Two exemplary categories of tolerance parameters established in step 112 and which can be utilized with the billing information received from the goods and services ~~provided~~ providers at step 110 are [1] overall bill tolerance check parameters; and [2] individual line item tolerance check parameters. Of course, other tolerance parameters are

possible. Examples of overall bill tolerance check parameters include: [a] current charges cannot exceed one and one-half times the average bill; [b] bills cannot overlap with any other system bill with respect to beginning and ending dates; [c] the bill cannot be duplicated within the system; and [d] all required information must be present on the entered bill. Examples of individual line item tolerance check parameters include: [a] the number of days of a service must fall within 20% either way of the account average; [b] service start date must be the day following the prior bill period ending date; [c] service end date must be one day prior to the next period beginning date; [d] service consumption and dollars must move in the same general direction, that is, an increase in one should be accompanied by an increase in the other; [e] consumption must fall within a 20% difference of the prior or next period consumption; and [f] charges must fall within a 20% difference of prior or next period charges. A bill or billing information provided by the goods and services providers 102 failing any of the above parameters is flagged or otherwise identified for subsequent remedial processing. As history of a particular customer 101 is accumulated, tolerances can be redefined based upon the actual variances that exist between months and/or billing periods. Accordingly, the predefined tolerance parameters 112 are adjustable by the system for each customer 101, in one embodiment.

The auditing process as defined by step 111 is a dynamic and ongoing process. Therefore the present methodology 100 permits the first party host computer 103 to present only consolidated billing data which appears to be accurate in all respects.

Assuming that the goods and service providers 102 billing information 110 meets the auditing process as defined, and conducted pursuant to step 111, and the predetermined tolerance parameters 112 as established for each customer 101, then in that event, the customer 101 usage history meeting the tolerance parameters as

established in step 114 is stored and assigned an encrypted identifier at step 115. This prevents the identification of the customer's identity as provided in the database 104. As earlier discussed, the present methodology 100 is arranged in such a fashion so as to substantially prevent the identification of the customer 101, if at all possible, thereby preventing utility rate consultants and/or others from circumventing the present methodology and going directly to the customer 101 to provide their services without fairly compensating the first party who provides the first party host computer 103 which contains the customer business information 105 and the goods and ~~services~~ service information as described above and which is provided by the providers 102.

Referring now to Fig. ~~8~~ 7, a second party host computer is provided at step 120. Defined within the second party host computer 120 is a database 121. The second party who provides the second party host computer 120 normally is a consultant having information relating to the goods and services provided by the goods and services providers 102. These individuals may be business consultants, or others having advantageous business information which may be of value to the respective customers 101. The second party thereafter stores in the database 121 variable, potentially advantageous, business expense information directed to the goods and services supplied by the goods and services providers 102 at step 122. The information provided by these second party consultants may comprise, as earlier noted, any information relating to the goods and services consumed by the customer 101. Following ~~the~~ step 122 of storing the variable potentially advantageous business expense information ~~122~~, the second party will at step 123 prepare a computer readable template summarizing the advantageous business expense information ~~at step 123~~. Thereafter, the second party host computer

120 is coupled in data exchanging relation with a third party host computer which is generally indicated by the numeral 130.

The third party host computer 130 as earlier discussed, comprises an automated clearinghouse. However, it is conceivable that the third party host computer, and the third party providing same, may also provide potentially advantageous business expense information directed to the goods and services supplied by the goods and services providers 102. Likewise, the third party providing the third party host computer at step 130, may also provide computer readable templates as indicated at step 123 summarizing such additional information. As noted in ~~Fig. 8~~ Figs. 6 and 7, the first party host computer 103 is coupled in data exchanging relation with the third party host computer 130 in order to supply the encrypted usage history meeting the tolerance parameters as seen in step 115. Thereafter, the third party host computer 130 defines first, second and third party databases 131, 132 and 133 respectively which ~~receives~~ receive the respective information of the first, second and third parties ~~identified~~.

Referring now to Fig. ~~8~~ 7, the third party host computer 130, which may ~~operates~~ operate as an automated clearinghouse, applies potentially advantageous expense information provided by the second party database 121 to the encrypted usage history provided by the first party database as provided in step 115 to calculate potential cost savings at step 140 (Fig. 8). Once the third party host computer 130 applies this information and calculates potential cost savings, the methodology of the present invention further includes a step of determining cost savings tolerance parameters for the encrypted usage history 115 at ~~step~~ 141. As discussed earlier, not every potential cost savings that could be realized by the customer 101 is reported to same. As discussed above, such cost savings, might be quite minimal or in the alternative, there may be added expenses to the

business in adopting such cost savings beyond that realized by the savings itself. In any event, a cost savings tolerance parameter is established at step 141.~~,~~ ~~in~~ In one embodiment, ~~against which~~ of the invention, cost savings falling below that tolerance parameter established in step 141 are not reported to the customer 101. After ~~the~~ step 141 of determining the cost savings tolerance parameters for the encrypted usage history 115, ~~as seen in Fig. 8,~~ the methodology further includes a step 142 of providing the advantageous business expense information which meets the cost savings tolerance parameters 141 for the encrypted usage history ~~for~~ 115 to the first party host computer 103 ~~at step 142~~. As was the case with the first form of the invention 10, the first and second parties are precluded from gaining access to information stored in either the first party database 104 or the second party database 121 which would allow them to utilize the information of same without fairly compensating the party which has collected that particular information. As will be recognized, the third party clearinghouse as provided for at step 130 provides a safeguard whereby the respective parties may supply their valuable information without risk of not being fairly compensated for the use of same.

Referring now to Fig. 9, the methodology of the present invention 100 at step 150 provides that the first party host computer 103 consolidate the billing information relating to the goods and services consumed by the customer 101, and further apply the advantageous business expense information meeting the predetermined cost savings tolerance parameters as established at step 141. As seen in step 151, the first party computer 103 provides the customer 101 with remote access to the business expense information which meets the cost savings tolerance parameters previously established at step 141. Thereafter, the first party computer 103 allows the customer 101 to remotely access and view consolidated billing information in computer readable form at step 151.

This information will include the business expense information meeting the cost savings tolerance parameters as established in step 141. As seen in step 152, the customer 101 receives and elects the business expense information provided by the first party and simultaneously provides the first party host computer 103 with payment authorization for the consolidated bills provided. As will be seen ~~at~~ in Fig. 9, the methodology 100 further includes, following the receipt of an election of the business expense information and the viewing of the consolidated bills by the customer 101 at step 152, that the first party computer 103 implement instructions to change to the elected business information chosen by the customer at step 153. As with the first form of the invention 10, cost savings are realized by the customer at step 154, and a calculation is performed to determine a portion of the savings which will be shared with the first, second and third parties as seen at 155, 156 and 157 respectively. A portion of the savings realized are remitted to the first, second and third parties.

In summary, therefore, the computerized system and method 100 for providing cost savings for consumers or customers 101 of goods and services comprise accumulating a goods and services consumption or usage history 114 into a first database 104 for at least one customer 101 by a first party, and wherein the first party assigns an encrypted identifier to the identity of the customer ~~115~~ 101 and which relates to the goods and services consumption history stored in the first database as established at step 115; accumulating variable, potentially advantageous business expense information at step 122 by a second party into a second database 132, and wherein the first party transmits the goods and services consumption history bearing the encrypted identifier 115 from the first database 131 to the second database 132; analyzing in the second database 132 the transmitted goods and services consumption history bearing the encrypted identifier

established at step 115 with the variable potentially advantageous business expense information supplied by the second party to determine potential cost savings for the customer at step 140; providing or reporting the advantageous business expense information which provides potential cost savings for the customers' goods and services consumption history at step 142; reporting to the customer the business expense information which provides potential cost savings by the first party at step 151; selecting the business expense information which provides advantageous cost savings by the customer at step 152; and sharing a portion of the cost savings realized by the selection of the advantageous business expense information between the customer and the first, ~~and~~ second and third parties 155, ~~and~~ 156 and 157, respectively.

Operation

The operation of the described embodiments of the present invention are believed to be readily apparent and are briefly summarized at this point. Referring now to Figs. 1-5, and the first form of the invention, a computerized system and method for providing cost savings for utility users 10 is shown, and which includes, defining a database 51-54 in a host computer 50 having a processor and an interface device; storing in the database 51-54 variable utility rate information 32 from the plurality of utility providers 12; receiving into the host computer 50 utility consumption information from a customer 11 established at step 26 and determining an operable utility rate for the utility rate information to provide cost savings for the customer at step 60; processing the utility consumption information and the optimal utility rate 60 to provide usage-based computer viewable data which is associated with a consumer's consumption of the utility at step 71; and providing the customer 11 with computer access to the computer viewable data through the interface

device, and wherein the customer can view computer viewable data at a location which is remote relative to the host computer 50.

More specifically in the first form of the invention, the computerized system and method for providing cost savings for utility users 10 includes at step 21 accumulating utility consumption history ~~21~~ for at least one utility user 11 by a first party; analyzing the utility consumption history at step 24 against predetermined tolerance parameters established at step 23 by the first party; accumulating a plurality of utility rate schedules at steps 32, and 42, by a second party; analyzing the utility consumption history established at step 26, and which is provided by the first party by utilizing the several utility rate schedules provided by the second party and as done at step 60; subscribing the utility user 11 to the utility rate schedule which provides cost savings for the utility user at step 81 and at step 83 sharing a portion of the cost savings realized by the utility user ~~83~~ 11 between the utility user 11 and the respective ~~parties~~ first, second and third parties as provided in steps 84-86 respectively.

In the second form of the invention, as seen in Figs. 6-9, the computerized system and method for providing cost savings for consumers of goods and services 100 includes defining a database at steps 131 to 133 in a host computer 130 having a processor and an interface device. Storing in the respective databases 131 through 133 variable business expense information from a plurality of goods and services providers in a step 122; receiving into the host computer 130 goods and services related consumption information established at step 115, and determining an optimal business expense from the variable business expense information to provide cost savings for the customer at step 140; processing the optimal business expense information and the goods and services consumption information at step 150 to provide usage-based computer viewable data

which is associated with the ~~consumers'~~ customers' 101 consumption of the goods and services at step 151; and providing the customer 101 with computer access to the computer viewable data at step 151, and wherein the customer 101 can view the computer viewable data at a location which is remote relative to the host computer 130.

Therefore, it will be seen that the present invention provides a convenient ~~mechanism~~ methodology whereby a customer, at a remote site, can review and ascertain the billing charges for the resources or other utilities which they have consumed and thereafter authorize payment for those services. Further, the methodology as expressed in the several forms of the invention provides a convenient means by which a customer can select new utility and resource providers to provide advantageous cost benefits to their business. As will be recognized, this ~~tool~~ methodology is extremely useful for customers having multiple remote business sites which are serviced by a multiplicity of different resource and utility providers. The ~~system and~~ methodology of this invention also provides an interactive, convenient, and easy-to-use billing, accounting and resource accounting system which allows a customer with numerous sites to ascertain in a relatively quick fashion critical business information in a consolidated and concise format.